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ABSTRACT

This guide has been produced in response to requests from parents, teachers, and counselors who use "Minnesota Careers" with their children and students. The parent guide is primarily for parents and guardians who would like to take an active role in their children's career exploration, and can be used as a resource with "Minnesota Careers 2002." The guide is organized into two main sections. The Parent and Student Resources section contains useful information for parents who are interested in becoming involved in their child's career exploration. Information about career exploration, financial aid, high school timelines, and more are included. The Parent and Student Activities section contains a variety of activities for parents and students to complete together. Activities are intended to increase the communication about career exploration goals and expectations. (GCP)

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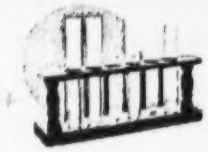

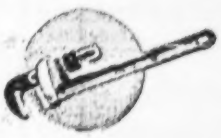

Minnesota Careers

Parent Guide 2002

A guide for parents
and students using
Minnesota Careers
at home

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Minnesota Careers is available on the web at
www.MnWorkForceCenter.org/lmi/careers
You can download a copy of this *Parent Guide* from the website under "Resources for Parents."

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Welcome to the 2002 edition of the *Minnesota Careers Parent Guide!*

The *Parent Guide* has been produced in response to requests from parents, teachers and counselors who use *Minnesota Careers* with their children and students. The *Parent Guide* is primarily for parents and guardians who would like to take an active role in their children's career exploration. The *Parent Guide* can be used as a resource with *Minnesota Careers 2002.*

The *Parent Guide* is organized into two main sections:

* **Parent & Student Resources**
  Useful information for parents who are interested in becoming involved in their child's career exploration. Includes information about career exploration, financial aid, high school timelines and more.

* **Parent & Student Activities**
  A variety of activities for parents and students to complete together. Activities are intended to increase the communication about career exploration goals and expectations.

The 2002 edition of the *Parent Guide* can be downloaded from the *Minnesota Careers* website (**www.mnwfc.org/lmi/careers**) by clicking on "Resources for Parents." If you facilitate *Minnesota Careers* in a classroom or resource area, the *Minnesota Careers 2002 Study Guide* is also available. The *Study Guide* includes resources and activities for facilitators of *Minnesota Careers* with students and clients. It can also be downloaded from the *Careers* website under "Resources for Facilitators."

The *Parent Guide* is new this year. We need your help to know if you have found the *Parent Guide* useful and what areas need improvement. Parents and students, please fill out our online survey on the *Careers* website (**www.mnwfc.org/lmi/careers**) or use the feedback form on page 4 to submit your suggestions. Thank you!

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Your Feedback

Hopefully you've found the *Minnesota Careers Parent Guide 2002* useful. As we prepare for the next edition, please let us know what you thought. Your suggestions are essential for improving the next edition. **Thank you!**

1. How did you obtain a copy of the parent guide?
   - ☐ Downloaded a PDF copy from the *Minnesota Careers* website
   - ☐ Ordered through the Research & Statistics Office
   - ☐ From a school counselor
   - ☐ From a teacher
   - ☐ Other (please explain) _____

2. I am a:
   - ☐ Counselor
   - ☐ Teacher
   - ☐ Student
   - ☐ Other (please explain)_____

3. I attend/teach:
   - ☐ 7th grade
   - ☐ 8th grade
   - ☐ 9th grade
   - ☐ 10th grade
   - ☐ 11th grade
   - ☐ 12th grade
   - ☐ College
   - ☐ Other (please explain)_____

4. Please indicate how useful each section of the *Minnesota Careers Parent Guide* was to your work. Use a scale from 1 to 5 where **1 is very useful** and **5 not useful**. Please circle **0 if you did not use** that section.

Parent & Student Resources	**Did Not Use**	**Very Useful**	**Useful**	**Neutral**	**Barely Useful**	**Not Useful**
Importance of Career Information	0	1	2	3	4	5
Career and Educational Planning Myths	0	1	2	3	4	5
Parents as Partners	0	1	2	3	4	5
Career Management Skills for Parents	0	1	2	3	4	5
Assistance in Career Planning	0	1	2	3	4	5
Minnesota Career Information System (MCIS)	0	1	2	3	4	5
Seek and You Will Find	0	1	2	3	4	5
Minnesota Higher Education Services Office (HESO): Available Resources	0	1	2	3	4	5
Minnesota WorkForce Center System	0	1	2	3	4	5
Financial Aid and College Terms	0	1	2	3	4	5
Junior & Senior Year Timelines	0	1	2	3	4	5
Preparation for Higher Education	0	1	2	3	4	5
College Testing Information	0	1	2	3	4	5
Countdown to College	0	1	2	3	4	5

Parent & Student Activities	**Did Not Use**	**Very Useful**	**Useful**	**Neutral**	**Barely Useful**	**Not Useful**
Begin the Exploration: Overview of *Minnesota Career 2002*	0	1	2	3	4	5
Assessing Our Interests	0	1	2	3	4	5
Career Planning List	0	1	2	3	4	5
Future Careers	0	1	2	3	4	5
Monthly Budget	0	1	2	3	4	5
Future Options	0	1	2	3	4	5
Adult Interview	0	1	2	3	4	5
Schools and Programs	0	1	2	3	4	5
Career Research	0	1	2	3	4	5
Career Goals	0	1	2	3	4	5

Additional comments:

When completed, please send this sheet to the address below or FAX (651.282.5429) it to Tricia Dahlman.

Tricia Dahlman
MDES - Research and Statistics
390 North Robert Street
Saint Paul, MN 55101

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Parent & Student Resources

The resources below are useful for parents and guardians of children who are beginning their career exploration. Below is a list of the resources you'll find in this section and a short description of each.

- **Importance of Career Exploration**: Introduction to career education and decision-making. This resource is a good reminder of why career exploration is important. It also provides an overview of the decision-making process.
- **Career and Educational Planning Myths**: Examines unrealistic ideas many parents and students have about career decision-making and future planning. It's useful to review these myths early in your career exploration journey.
- **Parents as Partners**: Provides parents with a list of important questions to consider as they participate in their child's career exploration.
- **Career Management Skills for Parents**: Helps parents assess their child's career management skills and understand how they can help their child develop necessary skills.
- **Assistance in Career Planning**: Suggestions for parents assisting in the career planning process.
- **Minnesota Career Information System (MCIS)**: Overview of MCIS, a computer-based system with Minnesota-specific and national career and educational information.
- **Seek and You Will Find**: Overview of information provided on ISEEK, a Minnesota-specific career and educational planning website.
- **Minnesota Higher Education Services Office (HESO): Available Resources**: Overview of HESO products that are useful for parents and students, including publications, brochures and videos.
- **Minnesota WorkForce Center System**: Overview of the Minnesota WorkForce Center System and the information and resources available for students and jobseekers.
- **Financial Aid and College Terms**: Common terms and acronyms, as well as their definitions that parents and students will uncover while researching financial aid and colleges.
- **Junior & Senior Year Timelines**: Helpful resource for parents and their college-bound junior or senior high school student about what needs to happen and when.
- **Preparation for Higher Education**: Steps to help parents and students prepare for higher education.
- **College Testing Information**: Information about the different college entrance tests and the dates they are offered.
- **Countdown to College**: List of activities to review during college preparation.

CAREER EDUCATION

* Motivates and helps keep young people in school
* Provides a skill base for career options
* Provides self-discovery that leads to career direction
* Includes information about how to acquire marketable skills
* Puts higher educational options into perspective
* Gives purpose and relevance to what we learn and why we learn it

CAREER DECISION-MAKING

* Career decision-making is a process
* Career decision-making is a skill that can and should be taught to students
* Helps students organize their thinking about topics important to choosing a career path
* Overcomes obstacles that may inhibit career decision-making by examining a student's style of decision-making
* Students should not expect to make a final career decision quickly

Career and Educational Planning Myths

MYTH – There is one right job just for me.

This is an age-old myth. There are numerous occupations for multi-faceted individuals where an array of talents can be applied. The nature of such possibilities only expands as your work experience grows.

MYTH – You must have experience to find a job.

Not everyone needs experience to find a job. Most people are hired for their aptitude or the potential to learn and advance within an organization rather than their existing work experiences.

MYTH – Everyone starts their careers at age 21 and proceeds in a straight line toward their career goals.

It's rare for this to happen. Sure, some people's career paths lead them down a straight road, but most paths include changes of direction. In fact, the majority of people change jobs a minimum of 6 or 7 times over the course of their lifetime.

MYTH – Career planning is an irreversible process.

Simply not so. Career plans are revisited and refined all the time. You can change career direction whenever your talents, needs or resources dictate or allow you to.

MYTH – There is a particular set of job responsibilities for every occupation.

Job duties are the result of the individual's capabilities and the needs of their employer. People in positions that have the same or similar job titles very often perform different tasks.

MYTH – Choosing an occupation is confusing and difficult.

Choosing an occupation is a complex process that takes time, patience and research. It can be a satisfying experience. The guidance of your family, teachers and counselors can help.

MYTH – If I'm smart, I'll go to college, study hard and graduate. Then I'll get a good paying job in my chosen profession.

Unfortunately, this is not always true. Getting a good-paying job in your chosen occupation depends on many factors – some of which you have no control over – like the economy, downsizing, competition or advancements in technology.

MYTH – A four-year college degree guarantees a good paying job.

The truth is, no college degree "guarantees" a stable, good-paying job. Many jobs now require skills typically acquired at a community college or tech school, and those jobs pay just as well, if not better, than certain four-year degrees. The key is obtaining technical skills and the education and training that strengthen your opportunities for finding a great paying job.

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MYTH – Everyone should go to college.

College is not for everyone. It's fair to say that most people need some type of training beyond high school, but not everyone needs to go to college to get that training. No one should attend college because they feel it's their only option – there are many options besides college.

MYTH – College costs too much. There's no way my family and I can pay $15,000-$20,000 for tuition.

Despite rising tuition costs, not all colleges are that expensive. In fact, few schools charge $20,000 per year. Most Minnesota public colleges and universities charge tuition and fees under $3,400 per year. And remember, many forms of financial aid are available.

MYTH – My family and I can't save anything on our income. College is out of the question for me.

Talk to your family about the ways you and your family can financially prepare for college. Consider searching for academic, athletic, or community-based scholarships. Research TRIO programs, which assist first generation college-bound or economically disadvantaged individuals.

MYTH – It's too late for me. I haven't saved anything, and I don't have time to save now.

It's never too late. During college, many students work to offset the cost. You may be eligible for financial aid in the form of grants and scholarships. To find out, complete a Free Application for Federal Student Aid (FAFSA) Form and submit it promptly. Federal tax credits for higher education and deductions in student loan interest rates make paying college costs easier. And, although loans are the least desirable option, they are available to make college do-able.

MYTH – It won't do my family or me any good to save because saving will only reduce my chances for financial aid.

Actually, the penalty is very small. Under current law, the maximum amount of aid you can lose is $5 for every $100 of savings.

MYTH – Our family income is too high to receive aid, but we can't afford the full cost of college. There's no assistance available for me.

It's true – some families are not eligible for grants. There is assistance available, however. There are tax benefits, low-interest loans, or you may qualify for a scholarship based on academic achievement, talent, merit or other criteria.

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Parents as Partners

Parents, you have a significant influence on the career decision-making process of your children. While your child is in school and preparing for the future, you can reinforce the career development activities completed at school. Use the following checklist to assess your child's career development needs and goals.

Parent Checklist

- ☐ Does your child's school have a career portfolio or career development plan for your child? Are they assigned a career counselor at school or do they have access to a career center?
- ☐ Is your child following a sequential course of study?
- ☐ What career assessments has your child taken? What career fields do the results suggest?
- ☐ From what you know about your child's interests, abilities and personality, are you in agreement with the results of these career assessments?
- ☐ Do you know which occupations your child is interested in exploring?
- ☐ Have you visited the school's library or career center, the public library or searched the Internet to gather information about various occupations?
- ☐ Have you taken your child to work with you or exposed him or her to the world of work through community programs, internships, mentoring or job shadowing experiences?
- ☐ Are you familiar with the Tech Prep or the College and Tech Prep Program at your child's school?
- ☐ Are your child's career dreams realistic in terms of his or her aptitudes and personality, or the family resources to pay for training in that area?
- ☐ Have you explored all the options for your child after high school – including college, military, apprenticeship training and work?
- ☐ Do you know the requirements for admission to the colleges or universities your child is considering?
- ☐ Have you visited college campuses and viewed college videos with your child?
- ☐ Do you know where to find scholarship information at your child's school or how you and your child can access this information?
- ☐ Have you started to save money for your child's higher education?
- ☐ Have you discussed the cost of college with your child?
- ☐ Have you gathered information from HESO (**www.mheso.state.mn.us**) about Minnesota's financial aid options, as well as advice for saving and specific costs for Minnesota schools?

Adapted from **Youth and Career Decisions** (J. Davis and M. Dickmeyer) and **Get Ready** (MN Higher Education Services Office).

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Career Management Skills For Parents

People with life career management skills...

can identify their values, skills, interests and goals.

can make connections with their self-knowledge.

have interpersonal communication skills.

have adequate self-esteem to take charge of their career planning and decision-making.

are willing to obtain information about the world of work.

are aware of employer expectations and how to meet them.

want to work.

can cope with change.

approach decision-making and planning systematically.

understand how the world affects one's lifestyles.

understand the relevance of all school subjects to the world of work.

Parents: Follow the steps below to help your child develop the life career management skills listed above.

1. Review the above list of life career management skills and think about whether your son or daughter has these skills.

2. List skills that need to be developed.

3. How can you support your child in gaining these skills?

Adapted from **Youth and Career Decisions** (J. Davis and M. Dickmeyer).

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Assistance in Career Planning

Parents, you are an essential resource for your son or daughter as they plan their future career. Below are suggestions to help you assist in career planning; it's important to be involved in this process.

* Get involved in your child's education.

* Take time to **TALK** and **LISTEN** to each other.

* Help your child build a positive self-concept.

* Become aware of his or her interests, abilities and temperament.

* Explore various occupations with your child.

* Attempt to eliminate gender bias from your child's perceptions.

* Discuss your occupation and the steps you took during your career decision-making and planning process.

* Find valuable career and education resources for additional information, like ISEEK (**www.iseek.org**).

* Assist your child in developing a resume of work experience, previous activities and volunteer experiences.

* Start saving now for your child's future needs. Download *Focus on Financial Aid* and order *Get Ready* from the Minnesota Higher Education Services Office (see pages 14 and 15). Check out available resources for paying for college at **www.mheso.state.mn.us**

* **ALWAYS REMEMBER** that your child is making his or her <u>own</u> decision. You are a valuable resource on his or her road to a happy and productive career!

Minnesota Career Information System (MCIS)

Lighting Your Way...

Minnesota Career Information System

The Minnesota Career Information System (MCIS) is an important resource to use when making career and educational decisions. MCIS is easy to use and widely available for high school students in Minnesota. It's designed to aid students with career planning, career assessment tools, goal setting and making decisions. Updated annually, MCIS provides current and comprehensive information on careers, schools, financial aid and many other topics.

The program includes:

- 480 different occupational descriptions that have been revised, based on O*NET (the Occupational Information Network) data
- Employment in traditional and nontraditional occupations
- National and Minnesota schools and programs of study with a tool that helps to identify the schools that meet your needs
- Scholarships and financial aid with a device that identifies scholarships that meet your criteria
- Job search and self-employment options
- Military careers
- Minnesota industries

Features in MCIS include occupational videos, Internet links to resources and information for most higher education schools. Additional features include sorting tools that match interests, abilities, and work preferences. Scholarships and post-secondary schools can also be sorted by personal preferences.

Fairly new to MCIS is an electronic portfolio component called *My Journey*. *My Journey* guides students through the process of assembling career information for themselves. Students can collect and store information about lifework and career experiences to develop an overall career plan.

For teachers in particular, MCIS contains a module of about 450 career development and educational learning activities called PLAN (Practical Learning Activities). PLAN allows teachers to apply career developments and real-life experiences to their curriculum.

Hands-on training workshops are provided each year for the MCIS system and other career tools.

MCIS is administered by the Division of Lifework Development at the Minnesota Department of Children, Families and Learning. A variety of other career resources for elementary and middle school students are also available. For more information about the MCIS or these other products, visit **cfl.state.mn.us/mcis** or contact the Minnesota Career Information System office at 1.800.599.6247.

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Seek and You Will Find

www.iseek.org

Minnesota Internet System for Education and Employment Knowledge

ISEEK is a comprehensive website to help you connect to a heap of information about careers, job openings, skills, financial aid, employment and wage information for different occupations and more! **ISEEK** is ideal for anyone exploring careers and gathering information for the career planning process.

With **ISEEK**, you can:

- **Find the perfect career!** Discover your skills and interests. Read about hundreds of career paths and occupations. Link to internships and mentorships. Check out occupations, salaries and employment outlook. Find everything at **ISEEK** to make smart career choices.
- **Find education to reach your goals!** Explore detailed information on Minnesota schools, colleges and universities. Learn how to apply for colleges and ways to finance it.
- **Find a class!** Access thousands of Internet, short-term and classroom-based courses at both private and public schools in Minnesota.
- **Find a job that's right for you!** Connect to the Minnesota Job Bank, which lists thousands of current Minnesota job openings, internships and mentorships. Find contact information for thousands of companies, build a resume, read interviewing tips, and research wages and future trends for specific jobs.

ISEEK has two companion websites offering additional career, education and employment information:

The Minnesota Virtual University (**www.mnvu.org**) is your gateway to online courses, programs and learning resources offered by Minnesota education and business providers.

The Career Resource System (**crs.iseek.org**) links students and employers through work-based learning opportunities – like job shadowing, internships and worksite trips.

www.[redacted].org

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Minnesota Higher Education Services Office (HESO):

Available Resources

The Minnesota Higher Education Services Office (HESO) offers publications, presentations, and videos to help all Minnesotans explore higher education options and understand financial aid. Resources are available at no charge, except where noted.

Focus on Financial Aid

Describes financial aid and how to apply for it. *Focus on Financial Aid* includes descriptions of state and federal programs, lists of who to contact about financial aid at each of Minnesota's post-secondary institutions and other helpful information. Summary versions are available in English, Spanish, Hmong and Somali. The publication can be downloaded at **www.mheso.state.mn.us**

Get Ready For Your Child's Education

Helps families prepare children of any age for higher education. The publication contains articles on preparing academically, financially and socially for college.

Get Ready Video

Corresponding to the *Get Ready* publication, the video talks about the advantages of higher education. The video features interviews with people who obtained higher education for themselves and how they did it. Video cost is $10.

Future Choices

Future Choices is a mini-curriculum for students about to enter high school. This magazine includes a counselor's guide, a quiz and an individualized research project for students. The goal is to help 8th and 9th grade students think about and begin to plan for their futures. *Future Choices* also plants ideas on how to make future dreams a reality by providing tips on how to get the most out of high school. The publication can be found at **www.mheso.state.mn.us**

Future Choices Video

A 17-minute video with 4 real Minnesota college students showing 8th and 9th grade students how they made it through 8th grade and beyond, and how higher education changed their lives. Video cost is $15 (free to middle schools).

Adults Beginning or Returning to Higher Education – Brochure

Discusses specific issues adults encounter when entering or returning to higher education. This brochure can be downloaded at **www.mheso.state.mn.us**

Child Care Assistance for Post-Secondary Education Students - Brochure

Parents may be eligible for a grant to pay for childcare while in college. This brochure explains the childcare grant program. The brochure can also be downloaded at **www.mheso.state.mn.us**

Is This a Good School? - Brochure

Outlines strategies for students and consumers to evaluate the quality of educational programs and schools in Minnesota.

A Guide for Counselors

A guide to admissions, financial aid, and post-secondary education programs in Minnesota for high school and other counselors. This guide is large, comprehensive and contains valuable resources about preparing and paying for college. One free copy is sent to each high school. Additional copies are $10 (high school counselors) and $25 (others). Binders are $5 each.

Free Financial Aid and College Planning Presentations

HESO provides free presentations to individuals of all ages about financing a college education, planning for high school and college, what college is, why a person should strive for higher education, new tax and saving benefits and how Minnesota helps students succeed through financial aid and other initiatives.

Presentations are free and can be scheduled for any time and at any location in Minnesota. Contact Colleen Harris for more information at 651.642.0685 or 1.800.657.3866, extension 3203.

To obtain any of the above publications, videos or services, contact:

The Minnesota Higher Education Services Office
1450 Energy Park Drive Suite 350
Saint Paul, MN 55108

651.642.0533 (Phone)
651.642.0675 (Fax)
1.800.657.3866 (Greater Minnesota)
1.800.627.3529 (TTY)

E-mail: **info@heso.state.mn.us**
Website: **www.mheso.state.mn.us**

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Minnesota WorkForce Center System

Your first stop on the way to work

GET CONNECTED to the Minnesota WorkForce Center System! The system includes 53 WorkForce Centers located throughout Minnesota, with each one providing numerous employment resources.

Minnesota WorkForce Centers assist jobseekers by being "one-stop shops" with access to employment and training information. And the information they provide applies directly to your area!

WorkForce Center services provide the tools and career smarts you need. You can:

* Look for a job (local or national) using a computer and searching the Internet
* Research hot jobs and the skills you need
* Take assessments to discover how your interests or skills match potential jobs
* Enroll in free classes to fine tune your resume or search for jobs
* Discover financial aid possibilities and training information
* Look for a summer jobs and special opportunities for qualified youth

The WorkForce Center System is a resource for everyone, parents included! Contact your local WorkForce Center for information about tours, training or available resources.

To receive more information about the services available at each WorkForce Center, call 1.888.GET.JOBS (1.888.438.5627). TTY: 651.282.5909 (metro) or 1.800.657.3973. A map and complete listing of all WorkForce Center locations can be found on page 108 of *Minnesota Careers* or online at **www.mnwfc.org**

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Financial Aid and College Terms

Academic Calendar
The system by which an institution divides its year into shorter periods for instruction and awarding credit. Most common calendars are based on semesters, trimesters or quarters.

ACH Achievement Test
The ACH Achievement Test is a supplemental exam used by competitive schools, instead of the SAT, for admissions purposes. The test measures students in a variety of academic subjects at a four-year high school curriculum.

ACT (American College Testing program)
A college admissions test that is used by many colleges along with the student's high school record to consider them for admission.

Advanced Placement (AP)
AP courses are for students admitted or assigned to an advanced level course in a certain subject based on upon evidence that he or she has already completed the equivalent of the subject.

Associate Degree
A degree granted by a post-secondary institution after satisfactory completion of a 2-year full-time program of study or its part-time equivalent. This 2-year degree is usually acquired at a community or junior college.

Baccalaureate/Bachelor's Degree
A bachelor's degree is received after the satisfactory completion of a 4-year full-time program of study or its part-time equivalent. It may be completed at a private, public or state college.

CEEB Number
A CEEB number refers to a 6-digit code that's assigned to your high school, which identifies colleges and universities.

CLEP (College Level Examination Program)
CLEP is a series of exams in undergraduate college that provides the opportunity to demonstrate college-level achievement for course credit. CLEP is sometimes also used by employers to satisfy education requirements for advancement or licensing.

Community College
Offers students education programs and transfer programs. Community colleges are usually 2 years in duration, full-time or the part-time equivalent and offer associate degrees.

Cooperative Education
Cooperative Education is a college career program in which a student alternates between full-time study and full-time employment in a related field (not to be confused with Work-Study, a financial aid program.)

Credit
The numeric value attached to a course for overall diploma requirements.

Deferred Admissions
Deferred Admissions refers to the practice of postponing enrollment for a period of time after acceptance at a college.

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Early Admission
A practice at some colleges that admit certain students who have not yet completed high school – usually students of exceptional ability who have completed their junior year.

Early Decision
Colleges that subscribe to this plan agree to follow a common schedule for early-decision applicants. Colleges may offer one of two plans. A student applying under the first choice plan (EDP-F) must withdraw application(s) from all other colleges when notified of acceptance by their first college choice. A student applying under the single-choice plan (EDP-S) may not apply to any college other than his or her first choice unless they are rejected by that institution. For college that follows either type of plan, applications (including financial aid applications) must be received by a specific date, usually no later than November 15. Applicants will also be notified by a specified date, usually by December 15.

FAFSA (Free Application for Federal Aid)
Used by colleges and universities to determine students' and families' financial contribution to college costs. Colleges use the FAFSA form to determine federal and state eligibility for financial aid packages.

Financial Aid
Scholarships, grants, loans, work-study programs and other monetary support to pay for post-secondary education.

Financial Aid Package
Forms of financial aid combined by a post-secondary institution and presented to a student upon acceptance to the school. The combination of aid available (loans, grants, etc.) is used to pay the yearly cost of education.

Four-One-Four (4-1-4)
This is a variation of the semester calendar system. It consists of two semesters separated by a one-month intercession or interim used for intensive short courses, independent study, off-campus work or other type of instruction.

Four-Year College
Provides programs leading to a bachelor's degree like Bachelor of Arts (B.A.), Bachelor of Science (B.S.) or a Bachelor of Business Administration (B.B.S.).

Grant
Money a student obtains from government or private sources, which is used for post-secondary education and which does not have to be repaid.

Loan
Money a student obtains from government or private sources, which is used for post-secondary education and has to be repaid, generally upon completion of one's education.

Merit
Describes a type of scholarship in which the award is based on a student's academic and school achievements.

Need
Used to describe an award of financial aid based solely on a student's personal and family financial circumstances.

Open Admission
Open admission refers to a college admissions policy where high school graduates and other adults are generally admitted without regard to conventional academic qualifications, such as high school coursework, grades or admission test scores.

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Pell Grant
A federal grant based on an individual's or family's financial need for help with college expenses.

Perkins Loan
A low interest, federally subsidized loan to help students finance their college educations.

PLUS (Parental Loan Undergraduate Students)
A loan for parents of undergraduate students to help finance their children's education.

Private College/University
A not-for-profit college supported primarily by private funds. Costs to students are generally higher than at state schools. Typically, there isn't a difference between resident and non-resident tuition costs.

PSAT/NMSQT (Preliminary Scholastic Aptitude Test/National Merit Qualifying Test)
A test taken by 11th grade students in October to familiarize them with college entrance exams they will most likely take the following spring. The preliminary test is also the first round of the National Merit Scholarship competition and the National Scholarship for Outstanding Negro Students.

Residency Requirements
Most schools require that a student spend a minimum number of terms on campus (as opposed to pursuing independent study or transferring credits from other colleges) to be eligible for graduation. Residency requirements may also refer to the minimum amount of time a student is required to have lived in a state to be eligible for in-state tuition.

Rolling Admissions
Rolling admissions refers to a procedure where the college considers the student's application as soon as all required credentials have been received. The college usually notifies the applicant of its decision without delay.

SAT (Scholastic Aptitude Test)
SAT is a college admissions test used by many colleges, to consider an applicant for admission along with a student's high school records.

Scholarship
Money awarded to students to pay for educational expenses at a post-secondary institution based on need and/or merit. Scholarships do not have to be repaid.

SELF Loan (Student Educational Loan Fund)
The Student Educational Loan Fund is a Minnesota-based program intended to aid students who are not eligible for subsidized federal loans. Borrowers pay interest quarterly while in school.

Stafford Loan - Guaranteed Student Loan
A low interest, guaranteed, federally subsidized loan to finance a student's education, awarded through a college financial aid package.

State College/University
A university that is supported by a state government and typically costs less than a private college or university. In-state residents' costs are usually less than non-resident students' (out of state) costs.

Three-Two (3-2) Liberal Arts and Career Combination
A program in which a student completes three years of study in a liberal arts field followed by 2 years of professional or technical study. At the end, the student is awarded both a bachelor of arts and a bachelor of science degree.

TOEFL (Test of English as Foreign Language)
TOEFL is a test for high school students whose native language is not English. Students are required to have resided in U.S. two years or less.

Transfer Program
Transfer programs primarily refer to an educational program at a 2-year college that prepares students to continue their studies at a 4-year school.

Transfer Student
A student who attended another college for any period of time, from a single term to three years. A transfer student may receive credit for all or some of the courses completed at the discretion of the college.

University
An institution composed of undergraduate, graduate and professional schools that may include colleges of arts and science, business, education, engineering, agriculture and others.

Work-Study
A form of financial aid awarded by colleges where a student is given a part-time job on campus. The income earned is to be used for school expenses.

Adapted from the **Minnesota Career Information System** (Minnesota Department of Children, Families and Learning).

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Junior & Senior Year Timelines

Are you considering training after high school? Post-secondary training covers anything from taking classes at a technical college, enrolling at a community college, or tackling a 4-year degree. The timelines below will help students and parents keep on track during high school to prepare for post-secondary training. Remember, the timelines are only examples of how to organize your time during your junior and senior years!

Fall of Junior Year
☐ Review your course schedule. Make sure you have plans to take the classes necessary to prepare you for your educational goals. If you have any questions, talk with your school counselor.
☐ Visit your high school's career center or resource area. Investigate what your interests are in school subjects, careers, educational programs and schools. Use the tools available for this exploration like *Minnesota Careers*, MCIS (see page 12) and ISEEK (**www.iseek.org**).
☐ Get involved in school and community activities. Keep a record of the number of hours you volunteered to use on college and scholarship applications.
☐ Register to take the PSAT. See pages 24 and 25 for more information about the test.
Winter of Junior Year
☐ Check with your career center or school counselor to see if your school offers the ASVAB test. See pages 24 and 25 for more information about what the ASVAB covers.
☐ Start to explore college options. Use tools like *Minnesota Careers*, MCIS and ISEEK to explore your options. Contact interesting schools. Ask the admissions office about the application process and what you need to do to prepare. Ask financial aid offices for information, too.
☐ Talk to others about their college experiences. Ask them questions to get a feel for what college is like.
☐ Gather information about the SAT and ACT exams. Most colleges in the midwest require the ACT. See pages 24 and 25 for more information about the tests, what they cost and the dates they are given. Registration materials may be available from your career center or school counselor.
☐ Consider work-based learning opportunities for the summer like internships, mentorships, worksite field trips and others. See page 13 in *Minnesota Careers* for more information.
☐ Watch for financial aid opportunities available for juniors. Make sure to explore many different sources of aid, like parents' connections, employers, professional organizations, religious affiliations and more.
Spring of Junior Year
☐ Attend college fairs at your high school or local colleges. Put your name on mailing lists to receive information about colleges you're interested in.
☐ Visit college campuses and arrange for tours during the summer.
☐ Register and take the ACT and SAT. See pages 24 and 25 for more information on times and dates.
☐ Continue to explore summer job or internship opportunities that fit your career interests.
☐ Consider the Post-Secondary Enrollment Program (PSEO). It allows student to take college courses and earn both high school and college credit at the same time. Talk to your school counselor for more details.
☐ Consider enrolling in summer programs on college campuses. Start collecting information now.
Summer of Junior Year
☐ Make comparisons based on the colleges you have visited.
☐ Ask for reference letters from your summer jobs, internships and activities.
☐ Make sure your class schedule for senior year is complete and accurate.
☐ If you're considering enrollment in the military, work with representatives to explore your options and deadlines.
☐ Work on updating, or creating, your resume.
☐ Work on creating a portfolio. Record all your accomplishments, activities, work experiences, work-based learning opportunities and others. Write an essay on your goals and how you plan to accomplish them. List your strengths. Include your transcript and resume.

Fall of Senior Year
☐ Check your schedule. Will you have all the necessary requirements completed by graduation for your educational goals?
☐ Ask for a copy of your transcript. Are all of your classes on it? Are all of the grades correct? Make sure everything is complete and accurate. You will provide your transcript for many applications this year, like college and scholarship applications. Make sure it reflects your record accurately.
☐ Attend local career fairs.
☐ If you haven't already, take the ACT or SAT. See pages 24 and 25 for more information on times and dates.
☐ Watch for scholarship applications and beware of deadlines. Information about scholarships is often available in your school's career center or through your school counselor.
☐ Consider volunteering. Volunteer hours can be used on scholarship and college applications.
☐ Fall Break is a great time for visiting colleges. Call ahead to schedule an appointment and a tour.
☐ Start collecting college applications. Beware of deadlines. Consider early admission deadlines.
☐ Ask for recommendations, or update previous recommendations so you have them ready when needed.
☐ Start thinking about an application essay. Ask someone to look it over for you and help with revisions.
Winter of Senior Year
☐ If you didn't take it your junior year, consider taking the ASVAB. Check your career center or school counselor to see if your school offers the ASVAB. See pages 24 and 25 for more information about the test.
☐ Get a copy of the FAFSA (Free Application for Federal Student Aid) from your career center or school counselor if you plan to apply for financial aid. Check financial aid deadlines of those colleges you're interested in.
☐ Check your college applications and make sure you are on track with deadlines.
☐ Complete the FAFSA form around January. You'll need information from your family's tax return, and yours, too, to complete the form.
☐ Update your resume. Be sure to include your most recent accomplishments, activities and work experience. Store this, along with additional letters of recommendation, in your portfolio.
☐ Continue looking for scholarship applications and watch for deadlines. Search for opportunities on computer programs, like MCIS, by using the Internet, and at your local library. Also check with your school counselor or career center.
☐ If you're considering a school outside of Minnesota, check on reciprocity agreements and collect the necessary forms. More information about reciprocity can be found on the Higher Education Services Office website at **www.mheso.state.mn.us**
☐ Try to apply to the schools of your choice no later than winter vacation. Make sure all the necessary paperwork has been completed and sent to the colleges of your choice by February. Colleges will not process your application until everything is in. This includes test scores, too.
Spring of Senior Year
☐ Make sure your chosen colleges have received all the materials they need.
☐ Continue searching for scholarships.
☐ Review college acceptance letters as you receive them. Consider your financial aid award letters when making your decisions.
☐ Make your final decision about a college to attend. Make sure you notify the college you decide to attend and send the required deposit. Also notify the colleges you did not choose about your decision.
☐ Send the people who wrote you recommendations a thank you letter. Let them know about your future plans.
☐ Don't slack off, even after you've been accepted! Colleges look for strong grades in your senior year of high school, too. These grades are part of your whole picture and are figured into your GPA and class rank.
☐ Have a great graduation!
Summer of Senior Year
☐ Consider summer employment to help defray some of the costs of college.
☐ Keep reading over the summer!
☐ Attend orientation meetings offered at your college.
☐ Enjoy your summer!

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Preparation for Higher Education

Many students decide to go to college after high school. If this is your plan, you should start preparing while you're still in high school. With your parents, read through the checklist below on how to prepare for higher education. Make sure to also check out the junior and senior year timelines on pages 21 and 22.

Do your best at your school work all of the time. This means paying attention in class. If you are having a problem, ask for help from a teacher. Do your homework and extra credit when available. Work hard to learn! This will help you prepare for classes in college.

Take the right classes. To get into college, you need to take lots of English and writing courses. You must also take lots of math, science courses and social studies. Colleges look for you to have taken these classes and done well in them.

Finish high school. In order to go to college, you've got to stay in school. You must go to school every day, stay in school, and pay attention when you're there. When you're finished with high school, college will be waiting for you.

Talk to people about their careers and how they paid for college. If you know a career you're interested in, talk to people in that career. You might have to call them, or ask a family member to help you meet people. But ask questions! Ask how many years they went to college and what advice they can give you about college and a career.

Get involved in activities at school or in your community. Being active in your community and at school helps you gain skills that last a lifetime and makes you part of the world around you. Volunteer, help people and work with others. When you get involved, you meet mentors who can help you throughout your life.

Save a little money each day for college. Start a savings account at a bank. When you get money, put some of it away instead of spending it all. You will have to pay for college. Financial aid is available, but saving is the best way to pay. Maybe you only have a small amount to save today, but it will add up!

Adapted from the **Minnesota Higher Education Services Office**.

College Testing Information

There are several types of college tests available. Read below for a description about each type of test, how much they cost, and when they will be available. Internet addresses are provided for additional information. Check with your school counselor or career center about locations.

PLAN: Preliminary Test of the American College Testing Program
The PLAN is an assessment of achievement, interest, study skills and student information. It aids in career and educational planning. Includes 4 sections: writing skills, math, reading and science reasoning. The test is intended for sophomores in high school. PLAN is not used for college admissions. Ask your school counselor if PLAN is available at your school. More information can be found on the ACT website at **www.act.org**

PSAT: Preliminary Scholastic Aptitude Test
The PSAT measures a students' ability to do college work. It's a short form of the Scholastic Aptitude Test (SAT) and measures verbal, mathematical and writing skills. It is recommended that you take the PSAT as a junior or sophomore in high school. The PSAT is also the qualifying test for a scholarship competition for juniors called the National Merit Scholarship. The PSAT is not used for college admissions. Check with your school counselor about dates and cost of the PSAT. More information can be found on the SAT website at **www.collegeboard.com**

ASVAB: Armed Services Vocational Aptitude Battery
The ASVAB is an interest inventory sponsored by the 4 branches of the U.S. Military. The test helps students match their interests and abilities with careers in the military and civilian worlds. The ASVAB is available for juniors and seniors and there is no cost. The ASVAB is typically offered at high schools, so check with your school counselor or career center for availability.

ACT: American College Testing Program
The ACT measures knowledge and skills acquired during high school. It includes questions on English, math, reading and science reasoning. It is recommended that you take the ACT in the spring of junior year or fall of senior year. The ACT is a college entrance exam required by most Midwestern colleges. The test is offered 5 times a year and costs $24 for regular registration and $39 for late registration. Below is a breakdown of test dates for the 2001-2002 school year. Additional information and testing dates for the 2002-2003 school year are available on the ACT website at **www.act.org**

Test Date	Regular Registration Deadline	Late Registration Deadline (regular fee plus late fee)
October 27, 2001	September 21, 2001	October 5, 2001
December 8, 2001	November 2, 2001	November 15, 2001
February 9, 2002	January 4, 2002	January 18, 2002
April 6, 2002	March 1, 2002	March 15, 2002
June 8, 2002	May 3, 2002	May 17, 2002

SAT I: Scholastic Aptitude Test
The SAT is a reasoning test and measures verbal and mathematics reasoning abilities. It is recommended that you take the SAT in the spring of junior year or the fall of senior year. Many colleges on the East and West Coasts require the SAT for admission. All Military Academies require the SAT. The test costs $25 and is given 7 times throughout the year. Below is a breakdown of test dates for the 2001-2002 school year. Additional information and testing dates for the 2002-2003 school year are available on the website at **www.collegeboard.org**

Test Date	Regular Registration Deadline	Late Registration Deadline (regular fee plus late fee)
October 13, 2001	September 11, 2001	September 15, 2001
November 3, 2001	September 28, 2001	October 10, 2001
December 1, 2001	October 27, 2001	November 8, 2001
January 26, 2002	December 21, 2001	January 2, 2002
March 16, 2002	February 8, 2002	February 20, 2002
May 4, 2002	March 29, 2002	April 10, 2002
June 1, 2002	April 26, 2002	May 8, 2002

SAT II: Scholastic Aptitude Test
This SAT test is a subject test and measures knowledge and application of knowledge for the specific subject area. It is recommended that you take this SAT in spring of junior year or fall of senior year. This SAT is required for admissions at many colleges on the East and West Coasts and all Military Academies. The test is offered 6 times a year and the cost will vary depending on which tests are taken. Below is a breakdown of test dates for the 2001-2002 school year. Additional information and testing dates for the 2002-2003 school year are available on the SAT website at **www.collegeboard.com**

Test Date	Regular Registration Deadline	Late Registration Deadline (regular fee plus late fee)
October 13, 2001	September 11, 2001	September 15, 2001
November 3, 2001	September 28, 2001	October 10, 2001
December 1, 2001	October 27, 2001	November 8, 2001
January 26, 2002	December 21, 2001	January 2, 2002
May 4, 2002	March 29, 2002	April 10, 2002
June 1, 2002	April 26, 2002	May 8, 2002

Countdown to College

Decided to go to college after high school? Not sure which college? Take time to read over the following countdown to college with your parents. It'll help you discover which college is the best for you!

10. Continually check and make sure you're properly prepared.

Check high school graduation requirements.
Stay involved in school activities, community services, clubs, jobs and other activities.

9. Review your areas of interest.

Explore your goals, abilities and knowledge by taking assessments and talking to others.
Visit the library and use the Internet to research career possibilities.

8. Identify the educational programs in your areas of interest.

Use the Internet and library to do research or talk to someone in that career.
Visit the National College Fair in the Twin Cities, local college and career days, and regional college fairs.

7. Prepare for and take the required college entrance tests like the ACT and SAT.

Find out the dates and locations of college entrance tests in your area (see pages 24 and 25 for more info).
Pick up registration materials from your high school counselor or career resource center.

6. Gather information about college options to weigh the pros and cons.

Decide what's important to you in a college: location, programs, size, athletics or other considerations.
Research different schools and their admission policies.

5. Create a priority list of schools.

Make sure schools on your list have the programs you are interested in exploring.
Rank each school on your list according to the items that were important to you in step 6.

4. Visit ALL the schools you might consider attending.

Talk to students and professors, as well as the admissions department and financial aid staff.
Sit in on a class, eat in the cafeteria, or just hang out.

3. Apply to a minimum of three schools.

Type or neatly write your applications in pen. Have someone check for errors before you send them.
Highlight all of your achievements and personal goals.

2. Apply for financial aid.

Complete the Free Application for Federal Student Aid (FAFSA).
Apply for many scholarships and grants by using the Internet, library and resources at your school.

1. Choose your school.

Notify those schools you choose not to attend.
HAVE FUN!

Adapted from the **Minnesota Higher Education Services Office**.

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Parent & Student Activities

Parents and students are encouraged to complete the following activities together. They were created to help parents become more involved with their child's career exploration. Activities generally require information from *Minnesota Careers 2002*, or introduce other career information products in the state. Please feel free to adapt these exercises according to your needs.

- **Begin the Exploration: Overview of *Minnesota Careers 2002***: Excellent starting point for both students and parents to become familiar with *Minnesota Careers 2002*. Provides an overview of the publication.
- **Assessing Our Interests**: Helps students and parents link their interests to careers and discuss how their results match their future dreams and current positions.
- **Career Planning List**: Lists activities related to career planning, with room to add more.
- **Future Careers**: Parents and students complete this activity together and begin communicating about future career options.
- **Monthly Budget**: The student creates a monthly budget based on a chosen occupation's median wage. The parent completes a separate budget based on the wages from their first job after high school. Parent and student compare budgets and discuss prevalent issues.
- **Future Options**: Explores many of the options available to students after graduation from high school.
- **Adult Interview**: Interview activity for the student to learn about an adult's career exploration.
- **Schools and Programs**: Introduces students and parents to the higher educational opportunities in Minnesota, including schools and educational programs.
- **Career Research**: Gives students and parents the opportunity to research an occupation they find interesting with help from *Minnesota Careers* and other state resources.
- **Career Goals**: Parents help their child complete this activity, which explores career and education-related goals and the steps needed to achieve these goals.

Begin the Exploration: Overview of Minnesota Careers 2002

Parents and students, use a copy of *Minnesota Careers* and the page numbers given to answer the following questions together. This activity will help you both become familiar with the publication.

TABLE OF CONTENTS (PAGES ii-iii)

1. Computer careers fall under which career field and can be found on which pages?

   _____

2. Where can you find more information about future options?

   _____

WHAT DO I WANT TO DO WITH MY LIFE? (PAGES 1-16)

3. Following are letter codes used in the interest assessment. Fill in what each code stands for and list one occupational group related to the code. Give the page number of where to find specific occupations for each group.

	What the Code Means...	Occupational Group	Page Number
R			
I			
A			
S			
E			
C			

4. List the five types of skills that are highly marketable in Minnesota and a brief description of each.

   A.
   B.
   C.
   D.
   E.

5. Complete this sentence: "Experts estimate that you're likely to switch careers ____ to ____ times over your lifetime!"

6. What is a nontraditional occupation? Identify and list 3 nontraditional occupations for each gender.

7. Three hourly wages are given for each occupation in *Minnesota Careers*. There is a low-end, a median and a high-end wage. How are each of the wages calculated? Where does salary information come from?

WHAT DO THE NUMBERS SAY? (PAGES 17-20)

8. What does "Just the Facts" mean?

9. Why is this year's publication different? What happened to projections data?

CAREER FIELDS (PAGES 21-80)

10. List the six career fields in *Minnesota Careers*. For each one, name an occupational group and 3 to 4 specific occupations found within that field. See the example below.

Career Field	Occupational Group	Specific Occupations
Example: Business and Administration	Computer Occupations	Computer Engineers, Computer Operators, Computer Programmers, Computer Systems Analysts

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11. Browse through the occupations listed in each of the career fields. Choose one occupation that looks appealing and complete the following information:

Occupational Title: _____

Employment: _____

Wages (low-end, median & high-end): _____

Interest Code: _____

Job Outlook: _____

Education Requirements: _____

12. What types of skills are required for the occupation you listed above?

_____

_____

WHERE DO I GO FROM HERE? (PAGES 81-110)

13. *Minnesota Careers* lists many future options. Name 4 future options listed in the publication. Think of at least 2 others not listed.

_____

_____

_____

14. What percentage of job openings between now and 2008 will require some form of education beyond high school?

_____

_____

15. What are the DOs and DON'Ts of creating a resume?

_____

_____

_____

_____

Assessing Our Interests

The interest assessment in *Minnesota Careers* helps users match their interests to careers as a start to the career exploration process. But career assessments aren't just for students. In fact, adults can benefit from taking interest assessments, too.

Parents and students should each take the interest assessment on page 5 in *Minnesota Careers*. Begin with step 1 and complete all the steps before answering the following questions.

1. What was your interest profile?

2. What occupations are related to your interest profile?

3. Do you think your interest profile is a good match for you? Why or why not?

4. Does your interest profile match your current career path or future plans?

5. Guess the interest profile of the person you are completing this exercise with.

6. Why did you choose the above interest profile for that person?

Next, compare answers with the person you are completing this activity with. After you have shared answers, complete the following questions together.

7. Were either of you surprised by the other's interest profile? Why or why not?

8. Was your guess correct, or close, to your partner's interest profile?

9. Students, does your parent's interest profile match the job they are currently doing? Why or why not?

10. Parents, is your child interested in any of the occupations related to their interest profile? If not, what occupations are they interested in?

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Career Planning List

The following is a list of career planning activities. Some students may have already begun to work on these, while others are just starting. Parents and students, review this list together. Place a check (✕) next to an activity you've already accomplished and summarize what you learned. Choose 5 activities you have not completed. Use *Minnesota Careers* and other resources to determine how you would begin to work on each activity. Be sure to add this information to your portfolio, particularly if you have one already started.

✕ here when completed		✕ here when completed	
	Take an interest inventory		**Take an aptitude or abilities test**
	What I learned:		What I learned:
	Use a computerized system (like ISEEK or MCIS) to research occupations & schools		**Informally interview someone in an occupation I find interesting**
	What I learned:		What I learned:
	Check out and read book(s) on careers		**Attend a career fair or career day**
	What I learned:		What I learned:
	Talk to college admissions representative		**Review career and educational plan with parents or mentor**
	What I learned:		What I learned:
	Talk to a military recruiter		**Browse catalogs from higher education institutions**
	What I learned:		What I learned:

✕ here when completed		✕ here when completed	
	Complete a job shadowing program		**Prepare a resume**
	What I learned:		What I learned:
	Discuss career & educational plans with a school counselor or advisor		**Use the Internet to search for career and educational resources**
	What I learned:		What I learned:
	Explore different forms of financial aid		**Research different scholarships and grants to help pay for college**
	What I learned:		What I learned:
	Visit schools interested in attending		**Intern at a company that interests you**
	What I learned:		What I learned:
	What I learned:		What I learned:

Try to use this list and expand on your ideas throughout the year. Make sure to check each activity after you've completed it and document the details about what you learned. Fill in the last 2 blanks with additional career-planning activities, not already on the list.

Future Careers

Parents, you've probably already started thinking about future career choices for your child. And they've started exploring different occupations too. How do they compare? Fold this paper in half and separate the columns. Ask your son or daughter to list 5 careers he or she finds interesting. Without looking at the other column, parents write down 5 careers you think your child is well suited for. Together, discuss the responses. What have you learned from this exercise?

STUDENT	**PARENT**
What careers are you considering for the future? Why do you like each career, or why do you think it would be a good fit for you?	What careers are likely choices for your child? Why do you think your child would be well suited for each of the careers you listed?
1. 2. 3. 4. 5.	1. 2. 3. 4. 5.
What have you learned from this exercise?	What have you learned from this exercise?
1. 2. 3. 4.	1. 2. 3. 4.

Adapted from **Youth Decisions** (J. Davis and M. Dickmeyer).

Monthly Budget

Each occupation in *Minnesota Careers* has wage information. How far will that money really go? One way to figure this out is to construct a monthly budget. Students, choose an occupation within *Minnesota Careers* and record its median hourly wage below. Parents, make another copy of this budget sheet and complete a budget based on what you remember your first wage to have been. Make sure to use a pencil!

Occupation _____ **Median Wage** _____

The first step is to calculate how much money you *really* have to spend each month.

Gross Monthly Income
Gross monthly income is your median hourly wage times the number of hours worked in a month.
=(median wage) X (173) [Use a full-time estimate of 173 hours per month.] $_____

Payroll Deductions
Deductions include Federal and State taxes, social security plans, and insurance costs.
Deductions typically total 30% of your gross monthly income.
=(gross monthly income) X (.30) $_____

Net Monthly Income
This equals your total take home pay minus the amount of money for payroll deductions.
=(gross monthly income) – (payroll deductions) $_____

Next, estimate how much you spend on monthly expenses. Do your best to determine how much you would spend for each category by using the guidelines below and what you know about your spending habits. Adjust the numbers until you are satisfied with the amounts.

Housing
Typically, housing takes up about 25% of your net monthly income. If you think you'll be renting, your payment can be lower. $ _____

Food
Typically, as with housing, 25% of your net monthly income is spent on food. If you are single, you can decrease this amount. If you expect to be feeding a family, you can't spend less than $250 a month! $ _____

Transportation and Maintenance
On average, transportation costs equal 15% of your net monthly income. If you plan to own a vehicle, you will have to maintain it (gas, insurance, repairs, etc). Add in about 20% of your above transportation cost to cover these expenses. If you're using public transportation, your expenses can be lowered significantly. $ _____

Savings / Retirement
It is wise to set aside money each month for savings. There are numerous options for saving money – from opening a savings account at a bank to investing money. It is highly recommended that you save at least 5% of your net monthly income. $ _____

Clothing
Think of all of the work and leisure clothes, shoes and coats you buy in a year. Divide this by 12 for how much you will spend in a month. Typically, clothing costs are 10% of your net monthly income. $ _____

Entertainment
Includes money you'll spend on movies, eating out, concerts, clubs, etc. Add up how much money you spend in a week on entertainment. Multiply this amount by 4 to calculate your monthly expense. $ _____

School Payments
Don't forget to add in any tuition or student loan costs you might have. Go to the Minnesota Higher Education Services Office website (**www.mheso.state.mn.us**) for specific tuition and loan payment details. $ _____

Miscellaneous
These expenses include everything else – like dry cleaning, buying household and cleaning supplies, pet expenses, prescription costs, Internet connection, cell phone bills, cable TV, electric, gas and other miscellaneous expenses that you will have to budget into your monthly expenses. $

Total Monthly Expenses $ ☐

Now, compare your Net Monthly Income and Total Monthly Expenses. If your Total Monthly Expenses are greater than your Net Monthly Income, you'll have to adjust the amount of money for each monthly expense. Adjust your monthly numbers until your Net Monthly Income and Total Monthly Expenses are equal, or your monthly expenses are less.

Net Monthly Income	**Total Monthly Expenses**
$	$

1. How many times did you have to adjust your budget? Why? Which expenses did you have to adjust?

2. Compare your budgets with each other. Which expense totals are similar and which ones are different? Why?

3. What differences are there between the parent and student budget? What are some reasons for these differences?

4. What have you learned about creating monthly budgets from this exercise? What things will you keep in mind when you choose a future career? Parents, what advice do you have for your child about budgeting?

Future Options

There are many options for students to consider after high school. Below is an activity for parents and students to complete together to gather information on some of these options. Use *Minnesota Careers*, or the other resources listed, to answer the questions below.

1. What's the name of the state office that can help you with questions and provide resources about financial aid? List 2 ways to contact that office.

2. Using the "Why College?" section of the HESO website (**www.mheso.state.mn.us**) for high school students, list 7 reasons you should consider higher education.

3. List 4 different ways to obtain an application to any of Minnesota's state, community or technical colleges.

4. List 3 benefits of becoming an apprentice.

5. What are the 2 main parts of apprenticeship training? How long does each part typically last?

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6. How is AmeriCorps*VISTA different from AmeriCorps?

7. Which Minnesota WorkForce Center location is nearest to you?

8. What types of items should you include in a portfolio?

9. Name some types of careers that can be learned through participation in the military.

10. What is another option after high school that has not already been covered? Do some searching at the library, your career center or on the Internet about this option. What are the steps you need to take to prepare?

Adult Interview

Students, one of the best ways to understand career decision-making is to talk to someone about their experiences. Everyone has a unique story to tell, and this will help you gather information about how all your decisions fit together. Find an adult you trust. It could be your parent, guardian, teacher, or counselor, for example. Schedule a time when the two of you can sit down and talk for about 30 minutes. Take this sheet along to remember what questions you would like to ask, and to record answers.

1. What types of classes did you take in high school? Did you take a class in career investigation?

2. What did you do after high school? Did you go on to college, start working, join the military, etc.?

3. How did you decide what to do after high school? What resources did you have available to help you make your decision?

4. At the time, what was the most important reason for making your decision? (For example, if you starting working right after high school, was it because your family owned the business, or maybe because you needed to start earning money right away?)

5. What was your first job after high school?

6. What were the requirements for your first job? Did you meet the requirements? Or did you have to get additional work experience or education first?

7. What is your current occupation?

8. What type of path have you taken from your first occupation after high school to your current occupation? Have you continued to do the same thing? Have you switched jobs several times? What additional training or resources did you need?

9. If you have changed occupational paths several times, what caused you to make these changes?

10. Knowing what you know now, what would you do differently after high school?

11. What advice would you give someone in high school about making a career decision?

Schools and Programs

Minnesota offers a variety of different educational programs and schools across the state to choose from. Parents and students, use *Minnesota Careers*, information from ISEEK (**www.iseek.org**), MCIS (see page 12), MCRN (**www.mcrn.org**) and HESO (**www.mheso.state.mn.us**) to complete the following activity about schools and programs.

1. Using page 86 of *Minnesota Careers*, name and define the 5 main types of schools in Minnesota.

_____

_____

_____

_____

_____

2. Follow these 4 steps to complete the table below.

   A. Select 3 occupations that interest you.
   B. Find each occupation in ISEEK. After reading through the information, fill in one of the educational programs ("Areas of Study") that will help you prepare for this career.
   C. Select this area of study within ISEEK. List 3 schools offering the program.
   D. Now, use the HESO website to locate each school that you listed. Fill in the tuition cost for one year (2001-2002) for a Minnesota resident.

Occupation	Educational Program	Name of School	Cost of Tuition 2001-2002
		A.	$
		B.	$
		C.	$
		A.	$
		B.	$
		C.	$
		A.	$
		B.	$
		C.	$

3. Some occupations have many educational programs to choose from, while others don't have a clear connection to any. Did you have any problems matching your occupations with educational programs? Were you surprised by any of the related educational programs? Why or why not?

_____

_____

_____

_____

_____

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4. Choose a different educational program from **ISEEK** that is appealing to you. List 4 schools that offer this program. If possible, choose different *types* of schools that offer the program (2- or 4-year, private, state university, etc.). Fill in the information below for each school.

   Educational Program: _____

School	Type of School	Address	Phone/Website	To order a catalog, contact....

5. What will you remember from this exercise? What other information about Minnesota schools and educational programs did you find?

Career Research

By now students have explored a variety of careers. Students, choose one occupation you still would like to learn more about. With help from your parent(s), use *Minnesota Careers* and additional resources like ISEEK (**www.iseek.org**), MCIS (see page 12), MCRN (**www.mcrn.org**), other family members, HESO (**www.mheso.state.mn.us**), career resource centers, the Internet, library, career counselors and others to answer the following questions.

Title of Occupation: _____

1. Why are you interested in this occupation?

   _____

   _____

2. Give a description of the occupation, including main duties and responsibilities.

   _____

   _____

   _____

3. What are the education and training requirements?

   _____

   _____

   _____

4. Are there other requirements, such as licensure or certification, for this occupation? If yes, what steps must you take to meet these requirements?

   _____

   _____

   _____

5. Does this occupation match your profile on the interest assessment in *Minnesota Careers*? If yes, list your interest profile and three other related occupations. If not, what is the difference between your profile and the interest code for this occupation?

   _____

   _____

   _____

6. What are the low-end, median and high-end wages?

   _____

   _____

7. What is the job outlook for this occupation?

   _____

   _____

8. What are the opportunities for advancement?

9. List at least 3 other occupations that are similar or related to this occupation. Briefly describe their duties and responsibilities.

10. Are there job opportunities in Minnesota for this occupation? What about in your region of the state? List at least three companies or businesses in your area that are hiring employees for this occupation.

11. What school subjects or courses would be helpful in preparing for this occupation?

12. In this occupation, will you interact with other people a little or a lot? Explain.

13. Do you have the requirements (ability, skills, interest, etc.) to work in this occupation? Why or why not?

14. Name 3 educational programs related to your occupation. Remember – these educational programs can include classes at private vocational schools, apprenticeship training or military training.

15. Find 3 schools or institutions that offer at least 1 of the educational programs you listed in question 14. Provide the street address, website address and phone number for each school.

16. What's the total cost of training for each school you listed above? Be sure to include estimated costs for tuition, materials, books and supplies.

17. List 3 resources you can use to learn about financial aid. What are some of the financial resources available to help you pay for the educational training you listed above?

18. Talk to someone employed in your occupation. If you cannot locate anyone, talk to an adult who knows a little bit about the occupation, like a career counselor or family member. Ask them at least 5 questions that you still have about your occupation. Record your questions and answers below.

19. List at least 3 other resources besides *Minnesota Careers* that you used for this research. What information did each provide about your occupation?

Career Goals

Minnesota Careers introduces a variety of career opportunities and future options. So, what's next? It's important to have future career goals, even as an adult! Your goals could be to narrow your career focus, find a school that will prepare you for the future or apply for financial aid. Whatever your goals, it is helpful to run through the following steps. This process will help you transform a goal into reality. First, it is important to know what a goal should be.

A GOAL must be:

* **STATED IN CLEAR TERMS**
  For example, I want to attend Winona State University in Winona.
* **BELIEVABLE**
  You must believe you can reach the desired goal.
* **ACHIEVABLE**
  You must have the interest, skills, abilities, strengths and resources (time, money, etc.) to make this goal happen.
* **MEASURABLE**
  There must be a way to measure your goal. It must be accomplished either by being observed, accomplished in a certain time frame, or be a quantity that can be calculated.
* **DESIRABLE**
  The goal must be something that you truly want to achieve.

Parents and students, list three important career goals you intend to achieve. For each goal, explain how it is believable, achievable, measurable, and desirable. Next, fill in three actions that will help you achieve your goal. Use *Minnesota Careers* to help with factual data and ideas for action steps.

Goal 1: _____

Believable: _____

_____

Achievable: _____

_____

Measurable: _____

_____

Desirable: _____

_____

Action 1: _____

_____

Action 2: _____

_____

Action 3: _____

_____

Goal 2: _____

Believable: _____

Achievable: _____

Measurable: _____

Desirable: _____

Action 1: _____

Action 2: _____

Action 3: _____

Goal 3: _____

Believable: _____

Achievable: _____

Measurable: _____

Desirable: _____

Action 1: _____

Action 2: _____

Action 3: _____

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Please consider joining these contributors by submitting your own resources or activities for future editions of the *Minnesota Careers Parent Guide*. See page 4 for more information!!

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